



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [OLD NATIONAL BANCORP](#)

City/State [EVANSVILLE, IN](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [24,018,849](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[OLD NATIONAL BANCORP](#)
[ONE MAIN STREET](#)
[EVANSVILLE, IN 47708](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	379,598	386,994	528,518	583,783	523,414	-1.91	45.11
Income from lease financing receivables.....	641	1,121	1,370	1,865	1,178	-42.82	71.39
Fully taxable income on loans and leases.....	370,443	377,346	515,529	569,654	508,293	-1.83	46.44
Tax-exempt income on loans and leases.....	9,796	10,769	14,359	15,994	16,299	-9.04	8.86
Estimated tax benefit on income on loans and leases.....	2,724	3,040	4,043	4,575	4,323	-10.39	-41.89
Income on loans and leases (tax equivalent).....	382,963	391,155	533,931	590,223	528,915	-2.09	43.62
Investment interest income (tax equivalent).....	105,793	104,881	137,867	144,358	107,468	0.87	47.83
Interest on balances due from depository institutions.....	313	442	568	1,659	607	-29.19	198.10
Interest income on other earning assets.....	3,123	3,651	4,529	7,087	6,449	-14.46	13.44
Total interest income (tax equivalent)	492,192	500,129	676,895	743,327	643,439	-1.59	44.31
Interest on time deposits of \$250K or more	1,058	3,446	3,894	10,393	7,325	-69.30	
Interest on time deposits < \$250K.....	3,010	9,317	11,084	21,100	17,091	-67.69	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,401	11,630	13,191	37,871	16,861	-62.16	0.43
Interest on other borrowings and trading liabilities.....	22,731	30,134	38,364	56,060	52,474	-24.57	14.04
Interest on subordinated debt and mandatory convertible securities	902	517	681	690	692	74.47	
Total interest expense.....	32,102	55,044	67,214	126,114	94,443	-41.68	-1.22
Net interest income (tax equivalent).....	460,090	445,085	609,681	617,213	548,996	3.37	49.10
Non-interest income.....	157,232	171,173	228,516	197,409	193,281	-8.14	-15.15
Adjusted operating income (tax equivalent)	617,322	616,258	838,197	814,622	742,277	0.17	24.99
Overhead expense.....	367,325	401,417	542,793	509,232	517,209	-8.49	12.12
Provision for credit losses.....	-26,898	39,495	38,395	4,747	6,966		
Securities gains (losses)	3,892	10,606	10,768	1,923	2,011	-63.30	-13.66
Other tax equivalent adjustments	0	-1	-1	0	0		
Pretax net operating income (tax equivalent).....	281,091	187,212	269,142	303,296	220,074	50.15	67.27
Applicable income taxes	49,270	24,854	29,147	52,150	17,850	98.24	-4.24
Tax equivalent adjustments	10,471	10,069	13,586	12,940	11,394	3.99	-33.67
Applicable income taxes (tax equivalent).....	59,741	34,923	42,733	65,090	29,244	71.06	-11.15
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	221,350	152,289	226,409	238,206	190,830	45.35	119.58
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	221,350	152,289	226,409	238,206	190,830	45.35	119.58
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	221,350	152,289	226,409	238,206	190,830	45.35	119.58
Investment securities income (tax equivalent).....	105,793	104,881	137,867	144,358	107,468	0.87	47.83
US Treasury and agency securities (excluding mortgage-backed securities)	17,820	9,188	12,124	16,091	14,433	93.95	70.46
Mortgage-backed securities	45,409	54,474	70,611	73,835	41,493	-16.64	167.24
All other securities	42,564	41,219	55,132	54,432	51,542	3.26	-3.52
Cash dividends declared.....	69,611	69,795	92,946	89,474	82,161	-0.26	39.33
Common	69,611	69,795	92,946	89,474	82,161	-0.26	39.33
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....

Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
BHC	Peer # 1	Pct												
2.77	2.90	40	3.09	3.35	26	3.08	3.27	31	3.70	4	27	3.63	3.87	30
0.18	0.24	43	0.34	0.54	24	0.31	0.48	26	0.63	0.98	23	0.53	0.79	26
2.59	2.65	40	2.75	2.80	41	2.78	2.77	41	3.08	3.01	47	3.09	3.08	44
0.88	1.09	46	1.06	1.21	51	1.04	1.21	50	0.98	1.32	42	1.09	1.31	48
3.47	3.80	33	3.81	4.06	38	3.82	4.04	43	4.06	4.41	34	4.18	4.46	36
2.06	2.21	44	2.48	2.59	56	2.47	2.57	55	2.54	2.69	46	2.91	2.71	68
-0.15	-0.12	39	0.24	0.66	13	0.17	0.51	12	0.02	0.15	16	0.04	0.14	20
0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
0.02	0.01	84	0.07	0.03	80	0.05	0.02	76	0.01	0.01	69	0.01	0	89
0	0	49	0	0	9	0	0	13	0	0	42	0	0	45
1.58	1.76	41	1.16	0.91	61	1.23	1.04	63	1.51	1.56	44	1.24	1.57	21
0.34	0.41	28	0.22	0.21	49	0.19	0.23	39	0.32	0.36	37	0.16	0.33	10
0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
1.24	1.34	42	0.94	0.70	67	1.03	0.81	71	1.19	1.19	45	1.08	1.24	29
0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
1.24	1.34	42	0.94	0.71	67	1.03	0.82	70	1.19	1.19	44	1.08	1.24	29
1.25	1.30	47	0.95	0.81	59	1.03	0.82	70	1.19	1.19	44	1.08	1.24	29
1.24	1.35	42	0.94	0.72	67	1.03	0.83	70	1.19	1.20	44	1.08	1.25	29
88.28	93.09	6	86.85	92.11	4	86.98	92.32	4	86.62	91.05	9	87.79	91.48	15
64.76	61.98	67	80.16	64.67	90	79.97	64.06	91	80.87	65.57	92	81.87	65.56	92
3.13	3.12	47	3.56	3.64	42	3.55	3.55	47	4.28	4.41	40	4.13	4.24	44
0.20	0.26	45	0.39	0.58	27	0.35	0.52	28	0.73	1.08	24	0.61	0.86	28
2.93	2.85	53	3.17	3.05	49	3.19	3.01	56	3.55	3.33	57	3.52	3.38	50
3.69	4.07	31	3.96	4.35	29	4	4.27	35	4.88	5.09	42	4.63	4.95	30
0.11	0.13	17	0.67	0.36	90	0.42	0.27	86	2.39	2.04	72	0.97	1.64	10
		0.25			0.75			0.68			2.44			2.17
0.02	0.45	58	0.09	0.65	56	0.07	0.60	56	0.21	0.99	52	0.64	1.11	51
3.07	3.09	46	3.49	3.61	37	3.48	3.51	44	4.20	4.36	38	4.06	4.20	42
2.17	1.77	78	2.68	2.36	76	2.61	2.25	78	2.88	2.76	63	2.72	2.68	54
1.34	1.23	57	2.15	1.85	67	1.85	1.75	57	2.24	2.32	50	1.94	2.05	44
1.82	1.55	78	2.27	2.17	56	2.20	2.05	60	2.47	2.61	29	2.23	2.50	14
3.41	2.85	71	3.68	3.28	72	3.63	3.24	69	3.82	4.06	54	3.67	4.20	51
0.10	0.22	21	0.22	0.60	11	0.19	0.53	10	0.51	1.10	11	0.35	0.81	9
0.54	0.70	32	1.03	1.53	16	0.94	1.42	14	1.73	1.96	29	1.37	1.44	39
0.52	0.67	35	1.20	1.47	25	1.11	1.36	25	1.62	1.82	35	1.33	1.29	50
0.05	0.16	15	0.12	0.41	5	0.10	0.36	4	0.33	0.93	5	0.17	0.67	4
		0.12			0.48			0.42			1.19			0.97
0.10	0.18	48	0.50	0.71	44	0.42	0.62	42	1.40	1.86	36	1.16	1.51	38
1.35	1.29	53	1.62	1.54	55	1.56	1.50	52	2.20	2.38	39	2.30	2.28	55
0.28	0.38	33	0.42	0.82	12	0.38	0.74	11	0.78	1.49	11	0.65	1.19	14

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	157,232	171,173	228,516	197,409	193,281
Fiduciary activities income	30,576	27,547	36,806	37,072	36,863
Service charges on deposit accounts - domestic	25,564	26,357	35,081	44,915	44,026
Trading revenue.....	358	472	574	631	50
Investment banking fees and commissions.....	18,381	16,070	21,614	21,785	20,539
Insurance activities revenue.....	76	373	407	814	399
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	7,884	9,102	11,809	9,238	8,496
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	22,774	32,419	45,366	11,909	26,358
Other non-interest income.....	51,619	58,833	76,859	71,045	56,550
Total overhead expenses	367,325	401,417	542,793	509,232	517,209
Personnel expense.....	211,762	215,589	293,590	289,452	281,275
Net occupancy expense.....	53,914	55,220	72,006	72,158	66,802
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	7,456	13,165	15,467	16,927	14,429
Other operating expenses.....	94,193	117,443	161,730	130,695	154,703
Fee income on mutual funds and annuities.....	17,187	14,802	19,915	19,888	18,684
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,410	2,484	2,445	2,709	2,892
Average personnel expense per employee.....	87.87	86.79	120.08	106.85	97.26
Average assets per employee.....	9,844.07	8,687.05	8,975.18	7,407.98	6,135.71

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	10.93	2.14	96	8.65	2.09	94	8.71	2.02	94	10.07	2.72	92	9.67	3.08
Overhead expenses / Net Interest Income + non-interest income	60.53	58.85	54	66.22	62.06	68	65.82	62.28	65	63.52	61.29	65	70.76	60.88
Percent of Average Assets														
Total overhead expense	2.06	2.21	44	2.48	2.59	56	2.47	2.57	55	2.54	2.69	46	2.91	2.71
Personnel expense.....	1.19	1.23	45	1.33	1.30	56	1.34	1.30	55	1.44	1.41	51	1.59	1.44
Net occupancy expense.....	0.30	0.24	77	0.34	0.26	82	0.33	0.26	78	0.36	0.28	78	0.38	0.28
Other operating expenses.....	0.57	0.72	33	0.81	0.95	49	0.81	0.94	55	0.74	0.97	32	0.95	0.97
Overhead less non-interest income	1.18	1.08	52	1.42	1.27	65	1.43	1.25	68	1.55	1.32	62	1.83	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	59.50	58.34	51	65.14	61.60	66	64.76	61.82	65	62.51	60.64	64	69.68	60.37
Personnel expense.....	34.30	32.89	58	34.98	32.31	65	35.03	32.36	66	35.53	32.39	68	37.89	32.51
Net occupancy expense.....	8.73	6.26	83	8.96	6.55	86	8.59	6.58	80	8.86	6.52	88	9	6.48
Other operating expenses.....	16.47	18.68	37	21.19	22.16	59	21.14	22.28	60	18.12	21.20	36	22.79	20.90
Total non-interest income	25.47	28.20	47	27.78	28.52	56	27.26	28.83	52	24.23	29.23	48	26.04	28.50
Fiduciary activities income	4.95	2.27	83	4.47	2.06	81	4.39	2.09	80	4.55	1.97	81	4.97	2.14
Service charges on domestic deposit accounts	4.14	3.25	66	4.28	3.23	68	4.19	3.27	67	5.51	3.88	70	5.93	4.15
Trading revenue.....	0.06	0.68	51	0.08	1.37	49	0.07	1.28	48	0.08	1.18	44	0.01	0.85
Investment banking fees and commissions.....	2.98	2.46	71	2.61	2.59	67	2.58	2.46	68	2.67	3.54	65	2.77	3.42
Insurance activities revenue.....	0.01	0.38	36	0.06	0.41	49	0.05	0.41	46	0.10	0.47	51	0.05	0.47
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	1.28	0.56	82	1.48	-0.04	90	1.41	0.01	89	1.13	0.28	88	1.14	0.65
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	3.69	3.64	57	5.26	3.74	69	5.41	3.92	70	1.46	1.86	52	3.55	1.61
Other non-interest income.....	8.36	9.39	55	9.55	9.49	61	9.17	9.65	57	8.72	10.04	53	7.62	9.86
Overhead less non-interest income	34.03	29.67	57	37.36	31.97	65	37.49	31.93	63	38.28	31.06	68	43.64	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	17.53	21.49	12	13.28	18.64	18	10.83	18.63	11	17.19	20.56	23	8.11	19.04
Applicable income tax + TE / Pretax net operating income + TE	21.25	23.11	23	18.65	22.16	21	15.88	21.18	13	21.46	23.23	33	13.29	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	9,361,740	8,830,114	9,004,461	8,273,372	8,010,885	6.02	60.73	
Commercial and industrial loans	2,744,847	3,554,497	3,169,464	2,228,783	2,441,953	-22.78	102.87	
Loans to individuals	970,963	1,045,731	1,022,166	1,074,079	1,135,727	-7.15	-24.71	
Loans to depository institutions and acceptances of other banks	0	881	861	881	152	-100.00	-100.00	
Agricultural loans	74,921	88,551	98,277	113,599	120,322	-15.39	-11.36	
Other loans and leases	483,779	457,843	554,526	473,739	549,775	5.66	16.94	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	13,636,250	13,977,617	13,849,755	12,164,453	12,258,814	-2.44	52.10	
Less: Allowance for loan and lease losses	107,868	131,388	131,388	54,619	55,461	-17.90	109.26	
Net loans and leases	13,528,382	13,846,229	13,718,367	12,109,834	12,203,353	-2.30	51.77	
Debt securities that reprice or mature in over 1 year	6,898,304	5,480,773	5,858,099	5,192,337	4,347,695	25.86	108.78	
Mutual funds and equity securities	24,171	14,279	14,361	37,890	33,805	69.28	-32.32	
Subtotal	20,450,857	19,341,281	19,590,827	17,340,061	16,584,853	5.74	66.89	
Interest-bearing bank balances	616,875	101,119	321,504	41,571	33,162	510.05	1606.57	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	115,585	106,642	97,818	155,538	248,253	8.39	-57.14	
Trading assets	69,054	127,325	116,008	48,601	18,200	-45.77	1288.58	
Total earning assets	21,252,371	19,676,367	20,126,157	17,585,771	16,884,468	8.01	69.15	
Non-interest-bearing cash and due from depository institutions	180,583	229,631	268,208	234,766	284,003	-21.36	-19.70	
Premises, fixed assets, and leases	545,948	540,736	540,605	586,402	485,912	0.96	63.82	
Other real estate owned	1,867	1,017	1,140	1,756	2,921	83.58	-92.05	
Investment in unconsolidated subsidiaries	1,296	1,296	1,296	1,606	1,854	0.00	-7.03	
Intangible and other assets	2,036,784	2,011,446	2,023,241	2,001,397	2,069,287	1.26	30.25	
Total assets	24,018,849	22,460,493	22,960,647	20,411,698	19,728,445	6.94	63.27	
Quarterly average assets	23,970,748	22,469,394	23,041,394	20,302,786	18,758,428	6.68	65.89	
Average loans and leases (YTD)	13,838,368	13,163,873	13,354,863	12,097,252	11,426,485	5.12	72.56	
Memoranda								
Loans held-for-sale	51,306	85,091	63,250	46,898	14,911	-39.70	-15.15	
Loans not held-for-sale	13,584,944	13,892,526	13,786,505	12,117,555	12,243,903	-2.21	52.55	
Real estate loans secured by 1–4 family	2,986,616	3,105,013	3,050,087	3,247,739	3,130,485	-3.81	1.45	
Commercial real estate loans	6,244,542	5,565,893	5,796,982	4,859,210	4,707,976	12.19	128.86	
Construction and land development	1,066,396	1,120,557	941,343	1,029,347	801,874	-4.83	90.44	
Multifamily	1,334,581	1,015,559	1,157,328	793,620	853,213	31.41	99.75	
Nonfarm nonresidential	3,843,565	3,429,777	3,698,311	3,036,243	3,052,899	12.06	156.16	
Real estate loans secured by farmland	130,582	159,208	157,392	166,423	172,424	-17.98	-14.10	
Total investment securities	7,038,060	5,601,694	5,970,278	5,385,765	4,629,753	25.64	94.99	
U.S. Treasury securities	240,576	10,230	10,208	17,682	5,301	2251.67	2496.61	
US agency securities (excluding mortgage-backed securities)	1,616,800	559,452	909,545	650,592	762,971	189.00	151.37	
Municipal securities	1,609,283	1,426,495	1,492,162	1,275,643	1,245,657	12.81	40.16	
Mortgage-backed securities	3,364,213	3,394,417	3,350,117	3,196,607	2,351,667	-0.89	124.93	
Asset-backed securities	30,902	45,677	41,655	66,812	101,060	-32.35	-78.99	
Other debt securities	152,115	151,144	152,230	140,539	129,292	0.64	16.65	
Mutual funds and equity securities	24,171	14,279	14,361	37,890	33,805	69.28	-32.32	
Available-for-sale securities	7,013,889	5,587,415	5,955,917	5,347,875	4,089,614	25.53	154.25	
U.S. Treasury securities	240,576	10,230	10,208	17,682	5,301	2251.67	2496.61	
US agency securities (excluding mortgage-backed securities)	1,616,800	559,452	909,545	650,592	688,985	189.00	221.56	
Municipal securities	1,609,283	1,426,495	1,492,162	1,275,643	940,429	12.81	257.95	
Mortgage-backed securities	3,364,213	3,394,417	3,350,117	3,196,607	2,224,547	-0.89	126.72	
Asset-backed securities	30,902	45,677	41,655	66,812	101,060	-32.35	-78.99	
Other debt securities	152,115	151,144	152,230	140,539	129,292	0.64	16.65	
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)						-231		
Available-for-sale securities appreciation (depreciation)	62,322	187,437	185,163	72,228	-47,869	-66.75	165.15	
Structured notes, fair value	215,913	47,992	48,183	157,240	430,004	349.89	-10.26	
Pledged securities	2,861,764	2,402,850	2,427,365	2,104,494	2,404,231	19.10	96.65	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	6,447,198	1,136,394	1,151,392	847,017	1,143,248	467.34	928.04
NOW, ATS and transaction accounts	140,448	226,064	284,386	342,715	662,057	-37.87	-31.85
Time deposits less brokered deposits < \$250K	726,452	857,107	730,352	1,037,161	1,227,386	-15.24	
MMDA and other savings accounts	10,622,338	13,888,595	14,486,196	11,687,961	10,525,311	-23.52	28.73
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	17,936,436	16,108,160	16,652,326	13,914,854	13,558,002	11.35	80.45
Time deposits of \$250K or more	259,829	341,679	285,149	546,038	612,891	-23.96	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	375,281	400,400	432,332	678,196	632,429	-6.27	-20.65
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	0	170,000	95,000	90,728	325,096	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	2,107,155	2,080,062	2,093,901	1,991,128	1,456,560	1.30	229.25
Brokered deposits < \$250K	0	56,673	100,003	92,536	179,066	-100.00	
Noncore funding	2,742,265	3,048,814	3,006,385	3,398,626	3,206,042	-10.05	2.04
Trading liabilities	16,941	127	13,864	842	2,772	13239.37	
Subordinated notes and debentures + trust preferred securities	54,000	54,000	54,000	64,310	72,310	0.00	20.00
Other liabilities	233,315	328,243	261,416	180,613	199,749	-28.92	14.15
Total liabilities	20,982,957	19,539,344	19,987,991	17,559,245	17,038,875	7.39	62.95
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	165,814	165,333	165,367	169,616	175,141	0.29	22.84
Common surplus	1,885,102	1,880,133	1,881,374	1,948,647	2,036,194	0.26	39.88
Retained earnings	935,162	733,049	783,892	682,185	527,684	27.57	149.67
Accumulated other comprehensive income	56,810	149,283	147,771	56,207	-44,950	-61.94	
Other equity capital components	-6,996	-6,649	-5,748	-4,202	-4,499		
Total holding company equity capital	3,035,892	2,921,149	2,972,656	2,852,453	2,689,570	3.93	65.49
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,035,892	2,921,149	2,972,656	2,852,453	2,689,570	3.93	65.49
Total liabilities and capital	24,018,849	22,460,493	22,960,647	20,411,698	19,728,445	6.94	63.27
Memoranda							
Non-interest-bearing deposits	6,447,198	1,136,394	1,151,392	847,017	1,143,248	467.34	928.04
Interest-bearing deposits	11,749,067	15,370,118	15,886,086	13,706,411	13,206,711	-23.56	17.26
Total deposits	18,196,265	16,506,512	17,037,478	14,553,428	14,349,959	10.24	70.91
Long-term debt that reprices within 1 year	612,000	362,000	562,000	150,000	250,000	69.06	40.21
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,972,656	2,852,453	2,852,453	2,689,570	2,154,397		
Accounting restatements	0	-31,150	-31,150	6,322	-4,179		
Net income	221,350	152,289	226,409	238,206	190,830		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	429	432	577	567	497		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	3,713	82,309	82,358	102,413	1,805		
Changes incident to business combinations	0	0	0	0	406,474		
Less: Dividends declared	69,611	69,795	92,946	89,474	82,161		
Change in other comprehensive income	-90,961	93,077	91,564	101,157	16,125		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	5,742	6,152	8,107	8,518	9,392		
Holding company equity capital, ending balance	3,035,892	2,921,149	2,972,656	2,852,453	2,689,570		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	38.98	36.06	52	39.31	36.66	48	39.22	36.22	49	40.53	37.78	44	40.61	37.19	49
Commercial and industrial loans	11.43	11.11	59	15.83	14.40	58	13.80	13.52	51	10.92	12.02	47	12.38	12.85	52
Loans to individuals	4.04	3.60	66	4.66	3.57	66	4.45	3.40	67	5.26	4.20	64	5.76	4.31	67
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	72	0	0.03	74	0	0.04	66	0	0.05	62
Agricultural loans.....	0.31	0.21	74	0.39	0.20	77	0.43	0.19	79	0.56	0.24	81	0.61	0.30	80
Other loans and leases.....	2.01	4.26	31	2.04	4.66	29	2.42	4.63	34	2.32	5.01	32	2.79	5	36
Net loans and leases.....	56.32	58.81	39	61.65	63	38	59.75	61.58	37	59.33	63.77	27	61.86	63.98	30
Debt securities over 1 year.....	28.72	18.32	83	24.40	14.80	88	25.51	15.55	88	25.44	14.60	88	22.04	14.63	84
Mutual funds and equity securities	0.10	0.05	74	0.06	0.06	67	0.06	0.05	68	0.19	0.06	86	0.17	0.06	84
Subtotal	85.15	78.17	75	86.11	79.07	77	85.32	78.16	77	84.95	79.65	61	84.07	79.97	46
Interest-bearing bank balances	2.57	9.37	12	0.45	6.40	3	1.40	7.51	9	0.20	3.06	3	0.17	3.04	3
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.48	1.51	28	0.47	1.85	22	0.43	1.68	21	0.76	1.91	37	1.26	1.96	52
Trading assets	0.29	0.58	61	0.57	1.04	58	0.51	1.01	58	0.24	1.19	51	0.09	1.33	48
Total earning assets.....	88.48	91.57	12	87.60	90.87	14	87.66	91.05	12	86.16	89.53	13	85.58	89.74	10
Non-interest cash and due from depository institutions.....	0.75	0.99	30	1.02	1.03	48	1.17	1.07	54	1.15	1.14	48	1.44	1.21	68
Other real estate owned.....	0.01	0.01	51	0	0.03	25	0	0.02	31	0.01	0.03	30	0.01	0.04	34
All other assets.....	10.77	7.39	87	11.37	8.03	85	11.18	7.82	87	12.69	9.27	84	12.98	8.98	89
Memoranda															
Short-term investments	3.05	12.31	7	0.93	10.21	3	1.83	11.17	3	0.97	7.63	7	1.43	7.80	15
U.S. Treasury securities.....	1	1.18	67	0.05	0.91	42	0.04	0.84	45	0.09	1.03	44	0.03	1.04	40
US agency securities (excluding mortgage-backed securities)	6.73	0.75	96	2.49	0.59	90	3.96	0.63	93	3.19	0.54	94	3.87	0.69	91
Municipal securities	6.70	1.70	90	6.35	1.60	91	6.50	1.69	90	6.25	1.34	94	6.31	1.62	94
Mortgage-backed securities	14.01	13.46	55	15.11	11.20	71	14.59	11.75	66	15.66	11.44	76	11.92	11.13	57
Asset-backed securities	0.13	0.47	61	0.20	0.31	68	0.18	0.32	67	0.33	0.28	73	0.51	0.33	77
Other debt securities	0.63	0.51	67	0.67	0.40	76	0.66	0.42	74	0.69	0.39	75	0.66	0.41	76
Loans held-for-sale.....	0.21	0.50	51	0.38	0.52	52	0.28	0.52	44	0.23	0.39	50	0.08	0.30	37
Loans held for investment	56.56	58.34	39	61.85	63.22	35	60.04	61.72	37	59.37	63.50	29	62.06	63.93	31
Real estate loans secured by 1–4 family	12.43	11.57	57	13.82	12.28	54	13.28	11.91	57	15.91	13.29	61	15.87	13.46	62
Revolving	2.35	1.44	71	2.52	1.72	66	2.48	1.66	65	2.87	2.07	65	3.02	2.27	67
Closed-end, secured by first liens	9.87	9.73	56	11.04	10.10	55	10.56	9.81	55	12.71	10.69	65	12.44	10.57	62
Closed-end, secured by junior liens	0.22	0.19	73	0.27	0.24	67	0.24	0.22	68	0.33	0.28	66	0.41	0.31	69
Commercial real estate loans	26	22.35	59	24.78	22.30	51	25.25	22.22	54	23.81	22.23	50	23.86	21.58	52
Construction and land development	4.44	3.40	66	4.99	3.47	71	4.10	3.40	62	5.04	3.44	72	4.06	3.51	61
Multifamily.....	5.56	3.32	81	4.52	3.10	75	5.04	3.12	76	3.89	3.01	73	4.32	2.72	79
Nonfarm nonresidential	16	14.65	54	15.27	14.72	50	16.11	14.72	52	14.88	14.69	50	15.47	14.44	53
Real estate loans secured by farmland.....	0.54	0.35	73	0.71	0.33	77	0.69	0.33	77	0.82	0.36	79	0.87	0.41	78

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			4,805,383	3,755,381	3,658,781
Commit: Secured commercial real estate loans	1,582,724	1,051,241	1,149,922	932,636	1,024,916
Commit: Unsecured real estate loans	82,266	40,055	38,610	67,074	106,808
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	65,828	88,526	86,853	87,784	319,005
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	215,238	291,635	261,027	101,628	34,473
Written options contracts (interest rate)	188,963	233,331	224,719	65,733	27,567
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	6,655,882	4,689,722	5,467,814	3,261,114	3,068,784
Futures and forward foreign exchange	14,981	9,299	9,825	8,139	3,011
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	527
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)					20.93	22.01	53	18.40	23.52	38	18.55	24.05	38		
Standby letters of credit	0.27	0.66	28	0.39	0.72	42	0.38	0.71	39	0.43	0.84	38	1.62	0.92	83
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	29.46	47.31	67	23.26	51.49	55	25.97	48.62	61	16.84	68.47	42	15.89	65.81	46
Interest rate contracts	29.39	35.15	69	23.22	36.10	58	25.93	34.36	64	16.80	47.31	44	15.87	43.84	47
Interest rate futures and forward contracts	0.90	4.39	63	1.30	8.89	57	1.14	6.21	60	0.50	10.67	51	0.17	11.40	40
Written options contracts (interest rate)	0.79	1.69	54	1.04	2.33	54	0.98	2.18	51	0.32	2.47	43	0.14	2.16	28
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	27.71	20.27	76	20.88	20.71	63	23.81	20.83	67	15.98	28.86	53	15.56	26.74	57
Foreign exchange contracts	0.06	6.12	61	0.04	5.79	57	0.04	6.01	55	0.04	10.12	50	0.02	10.92	46
Futures and forward foreign exchange contracts	0.06	3.76	63	0.04	3.70	58	0.04	3.47	56	0.04	5.23	53	0.02	5.22	48
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	75
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					35.98	42.82	58	31.04	45.53	41	32.02	44.93	46		

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	7,075,064	5,223,987	5,963,385	3,436,614	3,134,362
Interest rate contracts	7,060,083	5,214,688	5,953,560	3,428,475	3,130,824
Foreign exchange contracts.....	14,981	9,299	9,825	8,139	3,538
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	230,219	300,934	270,852	109,767	37,484
Written options	188,963	233,331	224,719	65,733	27,567
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	188,963	233,331	224,719	65,733	27,567
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	6,655,882	4,689,722	5,467,814	3,261,114	3,069,311
Held for trading.....	2,399,194	1,801,410	2,017,974	1,305,946	796,930
Interest rate contracts	2,384,213	1,792,111	2,008,149	1,297,807	793,392
Foreign exchange contracts.....	14,981	9,299	9,825	8,139	3,538
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	4,675,870	3,422,577	3,945,411	2,130,668	2,337,432
Interest rate contracts	4,675,870	3,422,577	3,945,411	2,130,668	2,337,432
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	6,886,101	4,990,656	5,738,665	3,367,880	3,106,267
One year or less	673,838	402,645	541,389	142,829	377,181
Over 1 year to 5 years	2,620,033	2,541,432	2,446,089	1,698,591	1,685,237
Over 5 years	3,592,230	2,046,579	2,751,187	1,526,460	1,043,849
Gross negative fair value (absolute value)	27,283	18,776	18,187	12,393	7,574
Gross positive fair value.....	98,987	154,074	140,201	51,301	20,366
Held for trading.....	66,737	124,968	113,624	42,433	12,618
Non-traded.....	32,250	29,106	26,577	8,868	7,748
Current credit exposure on risk-based capital derivative contracts	83,377	154,074	140,201	51,301	42
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.79	94.10	47	99.82	94.62	50	99.84	94.10	52	99.76	93.44	56	99.89	92.91	60
Foreign exchange contracts	0.21	3.22	58	0.18	3.07	55	0.16	3.49	53	0.24	3.20	48	0.11	3.39	44
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	3.25	12.59	43	5.76	14.59	47	4.54	14.05	39	3.19	13.49	37	1.20	12.78	25
Written options	2.67	7.18	41	4.47	8.60	48	3.77	8.18	42	1.91	5.91	40	0.88	6.60	23
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	2.67	6.91	43	4.47	8.13	50	3.77	7.73	44	1.91	5.10	43	0.88	5.49	27
Purchased options	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	94.08	71.71	71	89.77	67.37	67	91.69	68.76	71	94.89	69.75	73	97.92	70.34	85
Held for trading	33.91	40.70	48	34.48	43.02	44	33.84	43.53	43	38	44.16	45	25.43	46.31	41
Interest rate contracts	33.70	34.66	51	34.31	36.62	48	33.67	36.62	48	37.76	37.24	47	25.31	38.40	46
Foreign exchange contracts	0.21	1.55	70	0.18	1.45	67	0.16	1.60	65	0.24	1.60	62	0.11	1.85	58
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	66.09	59.30	51	65.52	56.98	55	66.16	56.47	56	62	55.84	54	74.57	53.69	58
Interest rate contracts	66.09	56.22	56	65.52	54.32	59	66.16	53.82	59	62	52.22	58	74.57	50.60	63
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	97.33	91.91	48	95.53	90.28	51	96.23	91.48	51	98	93.86	54	99.10	94.47	64
One year or less	9.52	27.90	33	7.71	31.66	26	9.08	32.05	33	4.16	32.17	18	12.03	32.51	35
Over 1 year to 5 years	37.03	29.78	62	48.65	27.15	86	41.02	27.06	71	49.43	30.45	79	53.77	31.16	89
Over 5 years	50.77	29.19	74	39.18	28.15	63	46.13	29.56	71	44.42	28.09	70	33.30	28.71	57
Gross negative fair value (absolute value)	0.39	1.18	21	0.36	1.65	22	0.30	1.55	14	0.36	0.83	35	0.24	0.72	11
Gross positive fair value	1.40	1.59	44	2.95	2.48	60	2.35	2.23	56	1.49	1.19	68	0.65	0.85	35
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	44	0.01	0.07	27	0.01	0.07	26	0.01	0.06	34	0	0.06	32
Gross positive fair value (X)	0.05	0.06	64	0.09	0.10	59	0.08	0.09	61	0.03	0.07	50	0.01	0.06	44
Held for trading (X)	0.03	0.05	65	0.07	0.07	64	0.06	0.07	64	0.02	0.06	59	0.01	0.05	50
Non-traded (X)	0.02	0.01	71	0.02	0.02	62	0.01	0.02	63	0.01	0.01	59	0	0.01	67
Current credit exposure (X)	0.04	0.05	65	0.09	0.07	65	0.08	0.06	65	0.03	0.05	52	0	0.04	10
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.51	0.59	63	1.04	0.91	65	0.91	0.85	64	0.36	0.73	54	0	0.53	10

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	131,388	95,966	95,966	55,461	50,381
Gross losses	3,765	14,850	15,557	14,789	12,978
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	7,143	10,777	12,584	9,200	11,092
Net losses	-3,378	4,073	2,973	5,589	1,886
Provision for loan and lease losses	-26,898	39,495	38,395	4,747	6,966
Adjustments	0	0	0	0	0
Ending balance	107,868	131,388	131,388	54,619	55,461
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.15	-0.12	36	0.24	0.66	13	0.17	0.51	12	0.02	0.15	16	0.04	0.14
Provision for loan and lease losses / Average loans and leases	-0.26	-0.21	36	0.40	1.06	12	0.29	0.82	10	0.04	0.24	14	0.06	0.24
Provision for loan and lease losses / Net loan and lease losses	796.27	-65.12	90	969.68	587.54	79	1,291.46	487.86	87	84.93	130.58	13	369.35	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	0.79	1.32	15	0.95	1.58	14	0.95	1.58	13	0.45	0.83	17	0.45	0.90
Allowance for loan and lease losses / Total loans and leases	0.79	1.30	17	0.94	1.55	14	0.95	1.55	13	0.45	0.81	17	0.45	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	17.40			24.19	11.29	87	44.19	11.58	90	9.77	8.03	72	29.41	7.54
Allowance for loan and lease losses / Nonaccrual assets	93.17	330.05	9	91.85	301.93	10	86.13	299.17	7	45.53	218.72	5	39.45	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	93.08	271.93	13	91.79	249.38	15	86.03	244.34	13	45.09	151.73	12	38.32	160.51
Gross loan and lease losses / Average loans and leases	0.04	0.20	10	0.15	0.35	32	0.12	0.34	22	0.12	0.28	31	0.11	0.30
Recoveries / Average loans and leases	0.07	0.08	51	0.11	0.07	77	0.09	0.07	72	0.08	0.08	57	0.10	0.09
Net losses / Average loans and leases	-0.03	0.12	4	0.04	0.28	14	0.02	0.27	9	0.05	0.21	22	0.02	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	45.92	25.09	83	72.87	24.77	94	85.09	33.98	93	70.89	36.22	88	87.22	41.30
Earnings coverage of net loan and lease losses (X)	-72.15	26.30	9	53.19	20.97	87	98.87	22.91	90	52.80	24.40	84	114.34	21.75
Net Loan and Lease Losses By Type														
Real estate loans	-0.05	0.02	4	-0.03	0.04	10	-0.03	0.04	5	0.01	0.01	59	-0.05	0.02
Real estate loans secured by 1-4 family	-0.03	-0.01	29	-0.31	0.01	2	-0.27	0.01	1	0.02	0.01	65	-0.05	0.01
Revolving	-0.10	-0.07	24	0	0.01	55	0	0.01	44	0.13	0.02	86	-0.07	0.03
Closed-end	-0.01	-0.01	40	-0.38	0.01	2	-0.34	0	1	0	0	38	-0.05	0.01
Commercial real estate loans	-0.07	0.04	5	0.12	0.06	79	0.09	0.07	68	0.01	0.01	55	-0.05	0.01
Construction and land development	0	0.01	44	0.48	0	97	0.43	0	97	0.21	-0.01	96	-0.04	-0.03
1-4 family	0	0	28	0	0	59	0	0	59	0	0	19	-0.03	-0.01
Other	0	0.01	41	0.48	0	98	0.43	0	98	0.21	-0.01	96	-0.01	-0.02
Multifamily	0	0.01	80	0	0	58	0	0	85	-0.13	0	2	-0.08	0
Nonfarm nonresidential	-0.11	0.05	3	0.05	0.08	53	0.03	0.11	42	-0.03	0.02	9	-0.04	0.02
Owner-occupied	-0.09	0.01	2	0	0.02	46	0	0.02	41	0	0.01	22	-0.01	0.01
Other	-0.01	0.04	12	0.04	0.05	65	0.03	0.08	52	-0.02	0.01	5	-0.03	0.01
Real estate loans secured by farmland	-0.03	-0.01	13	0.03	0.04	80	0.02	0.02	79	0	0.01	16	0.01	0
Commercial and industrial loans	0.02	0.19	25	0.19	0.46	37	0.16	0.47	28	0.10	0.37	20	0.11	0.31
Loans to individuals	0.02	0.72	5	0.12	1.25	5	0.07	1.13	5	0.25	1.17	15	0.28	1.16
Credit card loans		2.27			3.33			2.92			3.11			2.92
Agricultural loans	-0.03	0.02	15	0.05	0.11	72	0.05	0.19	64	-0.03	0.08	8	0.04	0.15
Loans to foreign governments and institutions		0			0			0			0			0
Other loans and leases	-0.03	0.09	9	0.03	0.14	50	0.02	0.15	48	-0.06	0.15	4	-0.02	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	12,822		23,807		20,459		30,481		48,481						
90+ days past due loans and leases	113		90		166		1,184		4,138						
Nonaccrual loans and leases	115,778		143,048		152,549		119,956		140,597						
Total past due and nonaccrual loans and leases	128,713		166,945		173,174		151,621		193,216						
Restructured 30–89 days past due	0		0		0		0		0						
Restructured 90+ days past due	0		0		0		344		1,636						
Restructured nonaccrual	12,835		7,806		14,904		13,155		25,975						
Total restructured loans and leases	12,835		7,806		14,904		13,499		27,611						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	16,420		21,626		17,748		17,345		15,516						
Other real estate owned	1,867		1,017		1,140		1,756		2,921						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.09	0.29	19	0.17	0.37	32	0.15	0.39	18	0.25	0.43	33	0.40	0.44	51
90+ days past due loans and leases	0	0.09	22	0	0.13	22	0	0.12	23	0.01	0.15	26	0.03	0.17	40
Nonaccrual loans and leases	0.85	0.54	82	1.02	0.66	82	1.10	0.66	86	0.99	0.51	88	1.15	0.54	92
90+ days past due and nonaccrual loans and leases	0.85	0.68	72	1.02	0.84	72	1.10	0.85	75	1	0.71	79	1.18	0.75	81
30–89 days past due restructured	0	0.01	19	0	0.01	17	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	73	0.01	0.01	81
Nonaccrual restructured	0.09	0.12	51	0.06	0.14	34	0.11	0.13	51	0.11	0.14	52	0.21	0.16	69
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.09	0.29	19	0.17	0.37	32	0.15	0.40	18	0.25	0.43	33	0.40	0.44	51
90+ days past due assets	0	0.09	20	0	0.13	21	0	0.12	21	0.01	0.15	23	0.03	0.18	37
Nonaccrual assets	0.85	0.55	80	1.02	0.67	81	1.10	0.67	83	0.99	0.53	87	1.15	0.57	89
30+ days past due and nonaccrual assets	0.94	1	54	1.19	1.25	55	1.25	1.29	59	1.25	1.19	60	1.58	1.26	73
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.48	0.40	71	0.64	0.52	70	0.67	0.52	76	0.59	0.44	72	0.73	0.48	83
90+ days past due and nonaccrual assets + other real estate owned	0.49	0.42	66	0.64	0.55	68	0.67	0.55	71	0.60	0.48	66	0.75	0.52	79
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.56	0.48	66	0.74	0.61	66	0.75	0.60	70	0.68	0.53	68	0.81	0.60	74
Allowance for loan and lease losses	124.29	67.85	87	126.11	66.38	87	130.48	66.66	89	255.22	115.41	89	289.70	118.28	92
Equity capital + allowance for loan and lease losses	4.26	4.12	59	5.43	5.10	58	5.52	4.97	63	4.80	4.28	57	5.85	4.79	66
Tier 1 capital + allowance for loan and lease losses	6.48	4.89	70	8.82	6.26	74	8.85	6.05	76	7.91	5.65	75	9.60	6.16	81
Loans and leases + other real estate owned	0.98	0.82	66	1.19	0.98	71	1.24	0.97	75	1.15	0.85	75	1.31	0.96	76

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.10	0.25	27	0.18	0.35	39	0.14	0.39	21	0.24	0.38	38	0.42	0.42	58
	90+ days past due		0	0.12	15	0	0.17	31	0	0.16	29	0.01	0.16	39	0.02	0.22	42
	Nonaccrual.....		0.78	0.60	72	1.06	0.70	78	1.13	0.76	81	0.88	0.46	84	1.21	0.57	88
Commercial and industrial	30–89 days past due		0	0.24	5	0.05	0.24	20	0.02	0.23	10	0.05	0.31	14	0.25	0.30	53
	90+ days past due		0	0.02	52	0	0.03	42	0	0.03	44	0.01	0.05	43	0.08	0.05	75
	Nonaccrual.....		1.35	0.65	87	1.21	0.80	78	1.41	0.75	82	1.93	0.83	89	1.64	0.76	88
Individuals	30–89 days past due		0.37	0.60	41	0.50	0.74	40	0.64	0.83	38	0.88	0.83	53	0.74	0.84	40
	90+ days past due		0	0.08	40	0	0.11	36	0	0.14	39	0.03	0.17	42	0.04	0.16	47
	Nonaccrual.....		0.28	0.17	73	0.28	0.24	69	0.29	0.28	66	0.34	0.17	77	0.28	0.23	67
Depository institution loans	30–89 days past due			0.03		0	0.01	45	0	0	46	0	0	47	0	0	47
	90+ days past due			0		0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....			0		0	0	49	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due		0.40	0.11	88	0.49	0.15	85	0	0.17	28	0.15	0.24	65	0.22	0.17	73
	90+ days past due		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.27	0.51	69	0.35	0.72	58	0.29	0.49	62	0.62	0.67	68	0.26	0.75	57
Foreign governments	30–89 days past due			0			3.73			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0	0.11	33	0.10	0.14	62	0.03	0.18	46	0.01	0.20	31	0.02	0.17	37
	90+ days past due		0	0.01	33	0	0.01	65	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.60	0.13	90	0.68	0.19	85	0.55	0.15	86	0.03	0.13	44	0.05	0.14	54

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.26	0.36	50	0.50	0.51	55	0.41	0.65	35	0.51	0.67	47	0.99	0.71	75
	90+ days past due	0	0.25	17	0	0.36	16	0	0.33	34	0.01	0.31	38	0.05	0.46	42
	Nonaccrual	0.92	0.76	70	1.10	0.91	70	1.14	0.89	70	0.90	0.73	70	1.10	0.86	72
Revolving	30–89 days past due	0.05	0.33	19	0.06	0.40	15	0.16	0.48	22	0.28	0.45	30	0.38	0.50	38
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0.02	0.05	63	0.08	0.05	71
	Nonaccrual	0.73	1.05	56	0.78	1.28	52	0.80	1.13	57	0.69	1	55	0.58	1.17	46
Closed-end	30–89 days past due	0.31	0.36	55	0.60	0.52	66	0.47	0.65	45	0.55	0.70	52	1.13	0.75	79
	90+ days past due	0	0.27	18	0	0.41	17	0	0.38	35	0.01	0.35	40	0.05	0.53	40
	Nonaccrual	0.96	0.71	73	1.17	0.89	77	1.22	0.87	78	0.95	0.70	74	1.22	0.84	75
Junior lien	30–89 days past due	0	0.01	40	0.01	0.02	44	0.01	0.02	50	0.03	0.02	66	0.02	0.03	49
	90+ days past due	0	0	34	0	0	33	0	0	68	0	0	63	0.01	0	85
	Nonaccrual	0.03	0.04	52	0.04	0.05	48	0.03	0.04	45	0.05	0.04	60	0.08	0.06	68
Commercial real estate	30–89 days past due	0.02	0.16	16	0	0.21	11	0	0.26	9	0.06	0.18	27	0.04	0.17	16
	90+ days past due	0	0.01	26	0	0.02	53	0	0.02	49	0.01	0.03	52	0	0.03	20
	Nonaccrual	0.71	0.48	74	1.04	0.53	85	1.12	0.62	80	0.86	0.23	94	1.32	0.28	97
Construction and development	30–89 days past due	0	0.15	36	0	0.24	27	0	0.28	24	0.02	0.28	33	0.01	0.21	24
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0.01	0.31	33	0.71	0.32	85	0.03	0.41	32	1.39	0.20	93	2.19	0.19	97
1–4 family	30–89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0.02	0.06	55	0	0.06	25
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.10	42	0	0.17	33	0	0.22	28	0	0.20	30	0.01	0.13	34
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.01	0.25	36	0.71	0.26	87	0.03	0.35	40	1.39	0.17	94	2.19	0.15	97
Multifamily	30–89 days past due	0	0.09	26	0	0.09	24	0	0.09	22	0	0.08	19	0.01	0.10	46
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.12	0.13	74	0.30	0.09	85	0.26	0.11	83	0.43	0.05	96	0.45	0.08	92
Nonfarm non-residential	30–89 days past due	0.03	0.12	29	0	0.21	16	0	0.23	14	0.08	0.14	40	0.05	0.17	21
	90+ days past due	0	0.01	28	0	0.02	61	0	0.02	56	0.01	0.03	59	0	0.03	21
	Nonaccrual	1.10	0.58	82	1.36	0.68	86	1.67	0.80	86	0.79	0.28	89	1.33	0.30	97
Owner Occupied	30–89 days past due	0.01	0.04	30	0	0.07	20	0	0.07	18	0.01	0.07	22	0.05	0.09	33
	90+ days past due	0	0	35	0	0	70	0	0	68	0.01	0.01	67	0	0.01	25
	Nonaccrual	0.49	0.20	86	0.67	0.26	90	0.92	0.27	94	0.60	0.16	95	0.64	0.17	95
Other	30–89 days past due	0.02	0.07	48	0	0.13	12	0	0.14	11	0.07	0.07	64	0.01	0.07	23
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	62	0	0.01	31
	Nonaccrual	0.62	0.31	79	0.69	0.36	76	0.74	0.44	73	0.19	0.10	77	0.69	0.13	98
Farmland	30–89 days past due	0	0.13	30	0.14	0.24	61	0.23	0.11	80	0.35	0.23	76	0.40	0.25	76
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	1.13	1.06	73	1.20	1.49	59	1.10	1.13	67	0.85	0.84	61	0.16	1.23	44
Credit card	30–89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,043,921	2,038,816	2,040,993	2,114,061	2,206,836										
Retained earnings	971,180	775,129	826,138	682,185	527,684										
Accumulated other comprehensive income (AOCI)	56,810	149,283	147,771	56,207	-44,950										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,071,911	2,963,228	3,014,902	2,852,453	2,689,570										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,054,760	1,065,796	1,062,667	1,089,519	1,116,584										
Accumulated other comprehensive income-related adjustments	56,810	149,284	147,041	56,207	-44,949										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,960,341	1,748,148	1,805,194	1,706,727	1,617,935										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,960,341	1,748,148	1,805,194	1,706,727	1,617,935										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	1,960,341	1,748,148	1,805,194	1,706,727	1,617,935										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	51,600	54,000	54,000	64,310	72,310										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	71,879	90,066	90,563	57,275	57,985										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	123,479	144,066	144,563	121,585	130,295										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	123,479	144,066	144,563	121,585	130,295										
Exited advanced approach tier 2 capital															
Total capital	2,083,820	1,892,214	1,949,757	1,828,312	1,748,230										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	24,006,766	22,511,474	23,083,640	20,302,786	18,758,428										
Less: Deductions from common equity tier 1 capital	1,054,760	1,065,796	1,062,667	1,089,519	1,116,584										
Less: Other deductions	-37	-102	-148	-164	-186										
Total assets for leverage ratio	22,952,043	21,445,780	22,021,121	19,213,431	17,642,030										
Total risk-weighted assets	16,227,069	14,770,750	15,369,076	14,073,929	14,248,563										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	12.08	12.59	48	11.84	12.26	45	11.75	12.35	41	12.13	12.11	54	11.36	12.09	43
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.08	13.31	30	11.84	12.97	32	11.75	13.08	27	12.13	12.78	42	11.36	12.85	31
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	12.84	15.21	10	12.81	15.12	9	12.69	15.23	11	12.99	14.36	31	12.27	14.45	12
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.54	9.07	35	8.15	9.05	23	8.20	9.13	21	8.88	9.76	28	9.17	9.71	37
Supplementary leverage ratio, advanced approaches HCs		6.90		8.70			8.72			7.41				7.31	

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	10,700	10,179	11,418	10,456	12,236
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	10,700	10,179	11,418	10,456	12,236
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0.63	0.88	0.87	1.25	1.17
Cost: Interest-bearing deposits.....	0.12	0.48	0.42	1.19	0.97
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.18	6.51	5.18	27.03	27.29
Commercial and industrial loans	0.86	0.43	0.64	0.29	1.53
Foreign governments and institutions	0	0	0	0	0
Growth Rates					
Net loans and leases.....	-0.16	-0.58	-2.40	22.48	7.24
Total selected assets.....	5.12	2.65	9.20	2.04	67
Deposits	10.74	-1.43	3.46	10.36	5

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	1.09	1.68	1.53	2.11	3.25	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		139,581	224,450	275,002	211,151	159,408	-37.81	-14.87
Dividends		105,000	190,000	230,000	165,000	105,000	-44.74	-22.22
Interest		0	0	0	0	0		
Management and service fees		34,577	34,446	44,997	46,146	54,403	0.38	19.39
Other income		4	4	5	5	5	0.00	0.00
Income from nonbank subsidiaries		0	0	0	0	0		-100.00
Dividends		0	0	0	0	0		-100.00
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		-100.00
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		139,581	224,450	275,002	211,151	159,408	-37.81	-15.27
Securities gains (losses)		358	472	574	631	49	-24.15	254.46
Other operating income		2,394	2,888	3,622	2,209	2,126	-17.11	-94.02
Total operating income		142,333	227,810	279,198	213,991	161,583	-37.52	-30.53
Operating Expenses								
Personnel expenses		30,807	29,080	40,973	40,263	46,975	5.94	44.94
Interest expense		5,531	5,531	7,375	7,375	7,375	0.00	-2.88
Other expenses		13,397	15,255	21,649	24,216	32,414	-12.18	-34.22
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		49,735	49,866	69,997	71,854	86,764	-0.26	5.11
Income (loss) before taxes		92,598	177,944	209,201	142,137	74,819	-47.96	-41.23
Applicable income taxes (credit)		-4,922	-2,476	-5,317	-6,165	-5,693		
Extraordinary items								
Income before undistributed income of subsidiaries		97,520	180,420	214,518	148,302	80,512	-45.95	-32.05
Equity in undistributed income of subsidiaries		123,830	-28,131	11,891	89,904	110,318		
Bank subsidiaries		123,850	-28,316	11,806	89,947	110,308		
Nonbank subsidiaries		-20	185	85	-43	10		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		221,350	152,289	226,409	238,206	190,830	45.35	119.58
Memoranda								
Bank net income		228,850	161,684	241,806	254,947	215,308	41.54	152.00
Nonbank net income		-20	185	85	-43	10		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		3,070,167	93.56	2,999,380	94.68	3,037,930	94.13	2,966,575	2,769,166	2.36	62.50
Common and preferred stock		3,070,167	93.56	2,999,380	94.68	3,037,930	94.13	2,966,575	2,769,166	2.36	62.50
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		6,245	0.19	6,365	0.20	6,265	0.19	6,491	7,005	-1.89	-42.52
Common and preferred stock		6,245	0.19	6,365	0.20	6,265	0.19	6,491	7,005	-1.89	-42.52
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		16,442	0.50	16,524	0.52	16,633	0.52	10,742	7,109	-0.50	154.64
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		108,955	3.32	61,540	1.94	73,340	2.27	41,289	90,005	77.05	29.43
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		101	0	133	0	121	0	166	218	-24.06	-59.60
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		79,550	2.42	83,861	2.65	93,146	2.89	92,368	87,835	-5.14	-8.64
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		3,281,460	100.00	3,167,803	100.00	3,227,435	100.00	3,117,631	2,961,338	3.59	57.90
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		174,558	5.32	174,402	5.51	174,441	5.40	174,285	174,130	0.09	0.45
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		29,010	0.88	30,252	0.95	38,338	1.19	38,583	37,321	-4.11	16.38
Balance due to subsidiaries and related institutions		42,000	1.28	42,000	1.33	42,000	1.30	52,310	60,317	0.00	-6.67
Total liabilities		245,568	7.48	246,654	7.79	254,779	7.89	265,178	271,768	-0.44	0.76
Equity Capital		3,035,892	92.52	2,921,149	92.21	2,972,656	92.11	2,852,453	2,689,570	3.93	65.49
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		165,814	5.05	165,333	5.22	165,367	5.12	169,616	175,141	0.29	22.84
Common surplus		1,885,102	57.45	1,880,133	59.35	1,881,374	58.29	1,948,647	2,036,194	0.26	39.88
Retained earnings		935,162	28.50	733,049	23.14	783,892	24.29	682,185	527,684	27.57	149.67
Accumulated other comprehensive income		56,810	1.73	149,283	4.71	147,771	4.58	56,207	-44,950	-61.94	
Other equity capital components		-6,996	-0.21	-6,649	-0.21	-5,748	-0.18	-4,202	-4,499		
Total liabilities and equity capital		3,281,460	100.00	3,167,803	100.00	3,227,435	100.00	3,117,631	2,961,338	3.59	57.90
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		42,000	1.28	42,000	1.33	42,000	1.30	52,310	60,310	0.00	-6.67
Notes payable to subsidiaries that issued TPS		42,000	1.28	42,000	1.33	42,000	1.30	52,310	60,310	0.00	-6.67
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

